

PARTICIPANT ACCIDENT AND OUT OF COUNTRY MEDICAL INSURANCE PROGRAM



This summary does not in and of itself provide coverage and it is subject to the terms and conditions which are set forth in the policy. It is intended to provide basic details of coverage that are fully described in Master Policy #07HSB14246-007. In the event of discrepancy between the details contained in this document and those shown in the Master Policy then those shown in the Master Policy shall prevail. The Master Policy is available for inspection upon application to the Canadian Freestyle Ski Association.

In any sport, accidents happen and athletes could incur out of pocket expenses for their injury. We are pleased to provide the following comprehensive insurance plan for athletes and coaches of the CFSA.

Name of Insured: Canadian Freestyle Ski Association

Eligibility: All athletes, managers and coaches on record with Canadian Freestyle Ski Association under age 80, who are residents of Canada and who are covered under Canadian Federal and/or Provincial Health Plan and are:

- (a) participating in a training program of the sport for which coverage is included in the schedule, which program is approved by and under the supervision of the proper authority of the Canadian Freestyle Ski Association of which the insured person is a member
- (b) participating in a Tour (travel) of the sport for which coverage is included in the schedule, which program is approved by and under the supervision of the proper authority of the Canadian Freestyle Ski Association of which the insured person is a member
- (c) participating in a Competition of the sport for which coverage is indicated in the Schedule, which competition is approved by and under the supervision of proper authority of the Canadian Freestyle Ski Association of which the insured is a member or
- (d) travelling directly to or from such Training Program, Tour or Competition, under the supervision of proper authority of the Canadian Freestyle Ski Association of which the insured person is a member

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PARTICIPANT ACCIDENT COVERAGE

COVERAGE	MAXIMUM PAYABLE	
	Class 1	Class 2
Accident Indemnity:	\$ 30,000	\$ 30,000
Permanent Disability:	\$ 30,000	\$ 30,000
Accident Medical Expenses:	\$ 30,000	\$ 30,000
➤ <i>Hospital</i>	Semi private	Semi private
➤ <i>Nurse</i>	\$ 5,000 per accident	\$ 5,000 per accident
➤ <i>Prescription drugs</i>	Up to limit	Up to limit
➤ <i>Physiotherapist or Certified Athletic Therapist</i>	\$ 40 per treatment \$ 1,000 max per accident	\$ 40 per treatment \$ 1,000 max per accident
➤ <i>Ambulance</i>	\$ 1,000 per accident	\$ 1,000 per accident
➤ <i>Hearing aids, crutches, splints casts trusses and braces</i>	\$ 750 per policy term	\$ 750 per policy term
➤ <i>Rental of wheelchair, iron lung, medical equipment</i>	\$ 5,000 per accident	\$ 5,000 per accident
➤ <i>Expenses for the services of chiropractor, osteopath, chiropodist or podiatrist, massage therapist on the recommendation of a physician, speech therapist, psychologist</i>	\$ 5,000 per accident	\$ 5,000 per accident
➤ <i>Laboratory tests</i>	Included	Included
➤ <i>Expenses incurred for x-rays and MRI's for the purpose of diagnostic purposes</i>	\$ 1,000 per accident	\$ 1,000 per accident
Accidental Dental:	\$ 3,000	\$ 2,000
Home Alteration and Vehicle Modification Benefit	\$ 10,000	\$ 10,000
Fracture, etc.:	Up to \$1500	Up to \$1500
Emergency Taxi:	\$ 50	\$ 50
Rehabilitation:	\$ 10,000	\$ 10,000
Tutorial:	\$ 3,000	\$ 3,000
Eyeglasses:	\$ 200	\$ 200
Special Transportation:	\$ 50	\$ 50
Overuse Benefit – Class 1 and 2	Physiotherapy Chiropractician Orthotics	\$ 1,000 per policy term \$ 750 per policy term \$ 500 per policy term

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OUT-OF-COUNTRY MEDICAL

COVERAGE	MAXIMUM PAYABLE	
	Class 1	Class 2B Only – Class 2A does not qualify
Medical Reimbursement Expenses	\$ 250,000	\$ 250,000
Repatriation	\$ 25,000	\$ 10,000
Evacuation Benefit – includes Emergency Air Transport	\$ 50,000	\$ 50,000
Accidental Dental	\$ 2,000	\$ 2,000
Family Transportation and Accommodation Benefit	\$ 10,000	\$ 10,000
Trip Cancellation (as result of an accident)	\$ 1,000	N/A
Days Out of Country*	60 days	25 days
*Extension available for days out of Country	Please contact the CFSA	

Claims Service

All claims are handled by one of the largest privately held adjusting firms in Canada, SCM Adjusters Canada Ltd.

In the unfortunate event of an injury please complete the CFSA Accident Report Form and return this to the CFSA within 24 hours.

Out of Country Travel

In the event of a medical emergency which may require treatment, hospitalization or emergency repatriation, contact the appropriate Specialty Assistance Services Central Centre immediately as follows:

Specialty Assistance: 24 Hour Medical Assistance Service

For assistance Worldwide contact:

London, UK: T: +011 -44- 20- 7902- 7405

or

T: +011 -44- 20- 7939- 9645

F: +011 – 44- 20- 7928-4748

For assistance in Africa contact:

Johannesburg, South Africa: T :+27 11 452 7272

F :+27 11 452 4473

For assistance in the Americas contact:

Philadelphia, USA T: +1 215 489 3785

F: +1 215 489 2585

For assistance in Asia Pacific contact:

Bangkok, Thailand T: +662 645 3932

F: +662 645 3732

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